

In re:  
WILSON RODRIGUEZ SANTIAGO  
MADELINE CARRASQUILLO PAGAN  
Debtors

Case No. 19-00119-MCF  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0104-3

User: admin  
Form ID: 309I

Page 1 of 1  
Total Noticed: 22

Date Rcvd: Jan 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2019.

db/jdb WILSON RODRIGUEZ SANTIAGO, MADELINE CARRASQUILLO PAGAN,  
MANSIONES DE SANTA BARBARA A-14 CALLE CO, GURABO, PR 00778  
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192  
smg +PR DEPARTMENT OF LABOR, PO BOX 195540, HATO REY, PR 00919-5540  
4674457 Claro, PO Box 36098, San Juan, PR 00936-0998  
4674458 +Departamento de Hacienda, Paseo Covadonga #10, Edif Intendente Ramirez,  
San Juan, PR 00901-2613  
4674461 Island Finan, PO Box 71504, San Juan, PR 00936-8604  
4674462 Oriental Bank, 254 Ave Munoz Rivera # 15T, San Juan, PR 00918-1900  
4674466 Td Rcs/Advance Auto, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cmecf@fslawpr.com Jan 15 2019 19:18:08 ROBERTO ARISTIDES FIGUEROA COLON,  
FIGUEROA & SERRANO PSC, PO BOX 1635, GUAYNABO, PR 00970  
tr E-mail/Text: enotice@ch13sju.com Jan 15 2019 19:18:17 ALEJANDRO OLIVERAS RIVERA,  
ALEJANDRO OLIVERAS CHAPTER 13 TRUS, PO BOX 9024062, SAN JUAN, PR 00902-4062  
smg EDI: PRTREAS Jan 16 2019 00:03:00 DEPARTAMENTO DE HACIENDA, PO BOX 9024140,  
OFICINA 424-B, SAN JUAN, PR 00902-4140  
smg E-mail/Text: ustpregion21.hr.ecf@usdoj.gov Jan 15 2019 19:18:48 US TRUSTEE,  
EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1922  
ust E-mail/Text: ustpregion21.hr.ecf@usdoj.gov Jan 15 2019 19:18:48 MONSITA LECAROZ ARRIBAS,  
OFFICE OF THE US TRUSTEE (UST), OCHOA BUILDING, 500 TANCA STREET SUITE 301,  
SAN JUAN, PR 00901  
4674453 EDI: AMEREXPR.COM Jan 16 2019 00:03:00 Amex, PO Box 297871,  
Fort Lauderdale, FL 33329-7871  
4674454 E-mail/Text: marilyn.gonzalez@popular.com Jan 15 2019 19:19:44 Banco Popular de Puerto Ric,  
Mortgage Servicing Department, PO Box 362708, San Juan, PR 00936-2708  
4674455 E-mail/Text: marilyn.gonzalez@popular.com Jan 15 2019 19:19:44 Banco Popular de Puerto Rico,  
Bankruptcy Department, PO Box 366818, San Juan, PR 00936-6818  
4674456 E-mail/Text: quiebras@bspr.com Jan 15 2019 19:19:29 Banco Santander Puerto Rico,  
PO Box 362589, San Juan, PR 00936-2589  
4674459 EDI: TSYS2.COM Jan 15 2019 23:58:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218  
4674460 E-mail/Text: laura.velez@firstbankpr.com Jan 15 2019 19:18:12 Firstbank Puerto Rico,  
PO Box 9146, San Juan, PR 00908-0146  
4674463 EDI: SEARS.COM Jan 16 2019 00:03:00 Sears/Cbna, PO Box 6282,  
Sioux Falls, SD 57117-6282  
4674464 EDI: RMSC.COM Jan 16 2019 00:03:00 Syncb/Jc Penney Pr, PO Box 965007,  
Orlando, FL 32896-5007  
4674465 EDI: RMSC.COM Jan 16 2019 00:03:00 Syncb/Walmart DC, PO Box 965024,  
Orlando, FL 32896-5024

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 15, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0

**Information to identify the case:**

Debtor 1	<b>WILSON RODRIGUEZ SANTIAGO</b>	Social Security number or ITIN <b>xxx-xx-0692</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	<b>MADELINE CARRASQUILLO PAGAN</b>	Social Security number or ITIN <b>xxx-xx-3776</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
United States Bankruptcy Court	<b>District of Puerto Rico</b>	Date case filed for chapter <b>13 1/14/19</b>
Case number: <b>19-00119 -MCF 13</b>		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	WILSON RODRIGUEZ SANTIAGO	MADELINE CARRASQUILLO PAGAN
<b>2. All other names used in the last 8 years</b>	aka WILSON RODRIGUEZ	aka MADELINE CARRASQUILLO
<b>3. Address</b>	MANSIONES DE SANTA BARBARA A-14 CALLE CO GURABO, PR 00778	MANSIONES DE SANTA BARBARA A-14 CALLE CO GURABO, PR 00778
<b>4. Debtor's attorney</b> Name and address	ROBERTO ARISTIDES FIGUEROA COLON FIGUEROA & SERRANO PSC PO BOX 1635 GUAYNABO, PR 00970	Contact phone 787-470-7699 Email <a href="mailto:cmevf@fslawpr.com">cmevf@fslawpr.com</a>
<b>5. Bankruptcy trustee</b> Name and address	ALEJANDRO OLIVERAS RIVERA ALEJANDRO OLIVERAS CHAPTER 13 TRUST PO BOX 9024062 SAN JUAN, PR 00902-4062	Contact phone 787 977-3500 Email <a href="mailto:aorecf@ch13siu.com">aorecf@ch13siu.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Jose V Toledo Fed Bldg & US Courthouse 300 Recinto Sur Street, Room 109 San Juan, PR 00901	Hours open <u>8:00 AM – 4:00 PM</u> Contact phone (787) 977-6000 Date: 1/15/19

For more information, see page 2

<b>7. Meeting of creditors</b>	<b>February 26, 2019 at 08:00 AM</b>	<b>Location:</b> OCHOA BUILDING, 500 TANCA STREET , FIRST FLOOR, SAN JUAN, PR 00901
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> 4/29/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 3/25/19
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 7/15/19
	<b>Deadlines for filing proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Claims can be filed electronically through the court's website at:</b> <a href="http://www.prb.uscourts.gov/electronicproofclaimform/">www.prb.uscourts.gov/electronicproofclaimform/</a> <b>It is recommended that secured claims are filed prior to the date of the creditors meeting.</b>  <b>If filing by paper, see the Explanations page for information on obtaining a proof of claim form.</b>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has not filed a plan as of this date. The hearing on confirmation will be held on: <b>4/12/19 at 01:30 PM , Location: 300 RECINTO SUR STREET, COURTROOM 3 THIRD FLOOR, SAN JUAN, PR 00901</b>	
	An objection to confirmation of the chapter 13 plan shall be filed at least 7 days prior to the hearing on confirmation.	
	The confirmation hearing may be continued by announcement at the confirmation hearing of the continued date and time without further written notice.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	